SPOTLIGHT

American Income Life & National Income Life · November 2002 · Volume 35 · Number 11

Making A DIFFERENCE

By Roger Smith Page 2

Aiming Higher
By Hon. Jim Wright

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What is the Value of Your Experience?

By Denise Bowyer Page 23 FROM THE DESK OF:

"Yesterday is not ours to recover, but tomorrow is

ours to win or lose."

Roger Smith

President & Chief

Marketing Officer of

American Income Life

- Lyndon B. Johnson

our goal - \$75 million. Let's Ride!

Imagine you are driving and you look down at your dashboard only to notice your gas gauge is on empty. Deciding now is the time to fill-up, you take the next exit toward town, and it becomes apparent there are several places you can service your car. The first place is an old, run-down station with one pump, no one working and a sign which says, "Self Serve." The second place is a full service station with one attendant and higher gasoline prices. Your third choice is a station offering both self serve and full service, has a convenience store with several employees on duty and gas prices that are just right.

Which station would you choose?

To me the choice is obvious — the station which offers

the best value. Station number three had the right products with the right price and the people available to assist in the service of the product.

The decision to buy any product is usually based on the best value. In turn, value is determined by the product's ability to perform its purpose and the company's willingness to stand behind its product. If neither perform, the product and the company will more than likely disappear.

According to an article published in the December 2001 issue of the National Underwriter, "Companies that will succeed in the future will move from providing quality to providing value." In other words, when it comes to succeeding in the insurance industry, it is not only about

doing things right, but doing the right things, right.

When we sell insurance coverage, we are selling an intangible. Instead of a product you can hold or feel, such as clothing or cars, we sell promises on paper. Therefore, it is imperative we are able to fulfill those promises.

At American Income we demonstrate our commitment to doing it right everyday! Everything we do from claims processing to fielding phone calls is done with everyone's best interests in mind.

Our strategy in today's changing market is to provide the best product possible to the working men and women of this country, thereby offering them the best value.

At AIL, we are dedicated to building relationships with our Producers as well. We feel it is our job to support our Producers so they, in turn, can offer their best. We make understanding your preferences and needs our number one priority! This is why we are continuously searching for ways to improve the way we do business which will make a

difference to you and the markets vou serve.

We want you to love what you are doing because when you love what you are doing success just happens naturally.

George Burns once said, "Fall in love with what you are going to do for a living. To be able to get out of bed and do what you love to do for the rest of the day is beyond words. I'd rather be a failure in something I love than successful at something I hate."

American Income has prospered in this industry, while others have struggled, because of our commitment to providing top-value. After all, what is a company without a superior support team backing it up, and who is a Producer without a strong company paving the way to the future? Making a difference is what AIL is all about. We want to make a difference in your lives and the lives of the millions of people who count on our products to provide them with the protection they need. Now, as 2002 comes to a close let's continue to make a difference and push to

EDITOR'S PAGE

Dates to Remember

Thursday, Nov. 28 and Friday, Nov. 29, 2002 The Home Office will be closed for the Thanksgiving Day holiday

Monday, Dec. 23 through Wednesday, Dec. 25, 2002 The Home Office will be closed for the Christmas holiday.

Friday, Dec. 27, 2002

All business and P.R. credits must be received in Waco to count for December production.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

Guy Panno **James Schneider** Anita St. Arnaud

Getting It Right

In last month's issue of Spotlight, the number three General Agent should have been listed as Carey Thompson not Bill Thompson. We apologize for any inconvenience or confusion this may have caused.

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

Dear American Income. . .

Dear Mr. Smith:

Having successfully completed our work at the 102nd National Convention of the American Flint Glass Workers Union held recently in Palm Springs, California, I am writing to you that on behalf of the national staff and the entire membership. We are looking forward to working with you over the next three years.

With a fragile economy and an uncertain future facing this country's manufacturing community, I believe it is in our common interest to work together to insure profitable businesses, thus ensuring stable jobs. Please feel free to call on me, or any member of my staff, to discuss issues important to our common interest.

Yours truly,

Twinosty g. Tous

Tim Tuttle National President **AFGWU**



Dear Mr. Pagano:

It is with pleasure that I accept AIL's kind invitation to join the Labor Advisory Board. The Labor Council for Latin American Advancement and AIL have had a great working partnership for many years. As the newly elected president, I am committed to continuing our efforts to empower Latino trade unionists and their families.

Access to the Life insurance AIL provides many of our members is part of feeling empowered. The other is through AIL's contributions to LCLAA. These resources help us continue our many union programs. I look forward to working with you and all the Labor Advisory Board members.

Sincerely yours,

Milton Rosado President LCLAA



Spotlight

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MARKETING

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Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months

\$2002 by American Income Life Insurance Company (Ecc 2010

Aiming Higher

FROM THE DESK OF:

'All who have accomplished great things have had

Hon. Jim Wright

Former Speaker of the

House and AIL Consultant

- Orison S. Marden

When Mark McAndrew challenged us all at the convention last June to aim higher, reach up to the next level and become a truly great company, inwardly I bristled. "This is already a great company," I insisted to myself. However, the more I thought about it, the surer I became Mark was right. When we become satisfied individually or collectively - is when we cease growing. Ambitious goals are necessary for high achievement. I, for one, am glad Mark and Roger are not easily satisfied. They keep setting new goals and prodding this entire organization to higher ground.

Some sales groups fail because they never let themselves

imagine their own potential. Their self-expectations are too low. Others fail because they bait their trap with misleading expectations. Recruiters hold out unrealistic promises of an easy way to get rich quick. Following this lure, it does not take a new recruit long to become disillusioned.

Nobody grows rich in a hurry, even while meeting his monthly goals. That is where intermediate and long-term

goals come in. I hope every one of us is setting them, looking down the road, never ceasing to grow.

great aim.'

In April, at the SGA meeting, we held a retirement party for Stanley Zeidner. After 25 productive years as an Individual Producer, General Agent and State General Agent, Stanley retired. He will have to get by on his \$90,000 a month in renewals. That is more than a million dollars annually! This, of course, did not come overnight, nor is it the result of average performance. But it is certainly do-able!

American Income Life is a company with very high expectations. Face it - we would not want to work for a company with low expectations, would we?

At this year's beginning — worried about the economic downturn, the volatile world situation, unsteady stock market and shaky customer confidence - many corporate heads throughout America were scaling back their sales expectations for the year. They lowered their goals.

Not American Income! We set our mark upward — 25 percent above the ambitious goal we set, met and exceeded last year! And thanks to our Field Force's enthusiastic response and high performance, for six successive months this year our company has chalked up

six new records, the very highest sales performances in American Income Life's 51-year history.

Other business leaders, in other organizations, were saving, "Let's retrench. Let's downsize, cut costs and scale back."

Roger Smith said, "Let's ride!" And that is what we are doing. In the process, we are adding more than \$75 million in new ALP this year — thanks to you!

There is a real thrill, isn't there, in setting a goal and making it?

That is true of a personal goal, or an Agency goal, or a Company goal. It is what someone called "the lift of a driving dream." Especially so, when it is the satisfaction of a team effort, a shared achievement.

That is what every member of our organization feels when each and every one of us succeeds. It is what you feel when your Agency is recognized at a convention — the pride, the excitement, the sense of accomplishment.

The lift of a driving dream! That is a big part — along with other ingredients I will mention from time to time of what makes a truly great company!

Promoted To Supervising Agent

Gary Baril Vicki Bealman lustin Anderson Allan Jennings David Zophin Ali Shahrak Connecticut Virginia Demeka Brown Don Buttery Cheryl Brottem Rob Boles Altig-Martyn Allan Jennings Ohio Ontario Edward Daley Kevin Daniel Byron Fletcher Giglione-Brister Hurst Kopp **Guy Rouelle** Massachusetts Arkansas Nathan Heimlich Jerry Griggs Barry Harris Rob Boles Vlad Basov Scott Smith Texas Michigan Kentucky Lud Hrovat Michael Johnson Craig Jorgenson Bill Jennings Shashi Parekh Gary Bleier Colorado South Carolina Wisconsin Kirk Kupsky David Laggan Neil Lilly Eric Giglione Geneser-Bitman Rob Boles Ohio Pennsylvania Illinois Scott Mellgren Robert Morton Suzanne Neff Kevin Pawlowski Ali Shahrak Gary Bleier Wisconsin North Carolina Texas William Plunkett Dennis Pochron James Porter Robert Hughes James Surace Robert Smith Oklahoma North Carolina Ohio Nasser Sahlool John Seabourn Kin Seong Joshua Chalom Robert Smith Joshua Chalom Oklahoma Ontario Ontario Silas Thomas Sergey Tovmenko Ion Stant Rick Altiq Nicholas Nitkowski Larry Geneser Missouri Hawaii Louisiana Amber Wilburn Adam Vierra Harrison White Tyrone Conard Robert Patterson Chris Lafond District of Columbia New Mexico Nebraska

Gabriel Bojorquez Elaina Bosco Eric Brookshire Tim Schroeder Tom Williams David Cohen California Florida Louisiana Kevin Costello Timothy Cantwell Michael Chesney Allan Jennings Geneser-Bitman Eric Giglione New Jersey Illinois Christa Grantham Robert Gauci Ioshua Goodman Bill Jennings Vic Hancock Nicholas Nitkowski Louisiana Colorado Indiana Gregory Krier Dina Hohn Robert Houchin Chris Lafond Geneser-Bitman Rick Altig South Dakota Nebraska Illinois Todd Kuen Matthew Kennedy John Konopka David Zophin Eric Giglione Gary Bleier Connecticut **New Jersey** Wisconsin Kathy Mann Evanne McKenzie Glenn McSweeney Cohen-Hartman Steve Friedlander Allan Jennings Utah Arizona New Zealand Danielle Patch Derek Palmer Bryce Nielson Cohen-Hartman Allan Jennings Allan Jennings Nevada Judy Ramos William Rowland Jeffrey Purtell Giglione-Brister Robert Smith David Cohen Massachusetts California Oklahoma William Slocum Amy Snyder Dan Simperingham James Surace Tom Williams Steve Friedlander New Zealand Pennsylvania Florida Michael Ungerleider Kenneth Vidacovich Tiffani Tran

Eric Giglione

New Jersey

Promoted To General Agent

William Askew	Roman Berman	Alex Bluhm
Allan Jennings	Giglione-Brister	Jatoft-Foti
Alabama	Massachusetts	California
Michael Christensen	Bret Fels	Steve Fujitani
Robert Patterson	Geneser-Bitman	Rick Altig
New Mexico	Illinois	Hawaii
Lloyd Kessler	Shahzad Khokhar	Bradley Kincaio
Geneser-Bitman	Joshua Chalom	Rick Altig
Illinois	Ontario	Hawaii
Paul Martinez	Gary McClanahan	Ted Poulos
Ed Orell	Larry Geneser	Giglione-Brister
Texas	Missouri	Massachusetts
Michael Stanford	Christy Starr	Anthony Thon
Allan Jennings	Dennis Ishler	Tom Williams
Utah	Pennsylvania	Florida

Ken Booze John Burnett Vlad Basov Vlad Basov Texas Texas Floyd Hines Steven Johnson Hurst Kopp Giglione-Brister Arkansas Massachusetts Anderson Louima Gene Lancour Ali Shahrak Tom Williams Virginia Florida Maia Pruitt Merari Rodriguez Hurst Kopp Giglione-Brister Arkansas Massachusetts

Giglione-Brister

Massachusetts

Brad VanAlfen

Giglione-Brister

Massachusetts

Rick Altig

Nebraska

Hawaii

Kendal Burns Kevin Pawlowski Texas Todd Iordan Rick Mansfield Maine Larry Lozano Jatoft-Foti California Detrick Smith Kevin Pawlowski Texas

Ed Orell

Texas

Promoted To Master General Agent

Linda Baucknecht-Hicks Sara Beckly Lorena Barriere David Cohen Rick Altig California Washington Abraham Kim Dennis Kelleher David Cohen Giglione-Brister California

Rick Altig Minnesota Scott Mitchell Kevin Pawlowski Texas

Maria Bellajaro Sean Coggins Cohen-Hartman Arizona Alex Roland James Sun Chris Lafond Rick Altig Washington

Lincoln Fischer Rick Altig Tennessee

INDIVIDUAL PRODUCERS





1. Timothy Cruise Woodridge, IL



2. Teddence Bailey Great Neck, NY



3. Marlon Underwood Woodridge, IL



4. Eddie Norman Woodridge, IL



5. Yvonne Hernandez Los Angeles, CA



Las Vegas, NV

6. Lance Brown



7. James Dattilo Jacksonville, FL



8. Steven Johnson Framingham, MA



9. John Rice Concord, CA



Ft. Lauderdale, FL

II Time Record to Beat				0	O			
Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.	Uctober	Qualifiers			
Name	Net ALP	NG▲	Rtn	MGA	SGA			
1. Timothy Cruise	\$34,456	3/32/2015	77.4	Eric Nichols	Scott Smith			
2. Teddence Bailey	31,064	96	11111	Theodore Pappas	Richard Rutt			
3. Marlon Underwood	24,005	-11	73.8	Marlon Underwood	Scott Smith			
4. Eddie Norman	ie Norman 21,752 76.6 Eddie Norman		Eddie Norman	Scott Smith				
5. Yvonne Hernandez	21,019	91	0.7.100	David Iriye	David Cohen			
6. Lance Brown	19,921		82.6	Darren Miller	Cohen-Hartman V			
7. James Dattilo	19,143		68.0	James Dattilo	Marc Zipper			
8. Steven Johnson	18,987	97		Dennis Kelleher	Giglione-Brister			
9. John Rice	18,791		73.5	Doreen Ryan-Foti	Jatoft-Foti			
10. Jennifer Baron	18,128		79.4	William Cook	Tom Williams			
11. Daryl Kenney	17,572	95		Marlon Underwood	Scott Smith			
12. Paul Kress	17,106	95		Mindy Guisewite	Matt Blumert			
13. Barry Rehm	16,110	89		Ladislav Lesanek	Ali Shahrak			
14. Matthew Wolfanger	15,963	27.5	80.0	Paul Rumbuc	Durhon Oldham			
15. Russell Morris	15,677	94			Marc Zipper			
16. Mervyn Ee	15,665	90	1 1	Russell Chang	Rick Altig			
17. Shamshinder Sidhu	15,463	00	66.9	Brian Traboulay	Rick Altig			
18. Benjamin Glover	15,457	100	00.0	Brian Schaefer	Vic Hancock			
19. Philip Wiley	15,394	96		Derek Hartley	Ali Shahrak			
20. Arthur Westergren	14,835	00	65.2	Borok Hartioy	Tom Williams			
21. Ronald Marx	14,759	99	00.2	Erik Graham	David Cohen			
22. George Hays	14,560	00	72.3	Gregory Partee	Vic Hancock			
23. Wai-Ming Wong	14,221		69.6	Lee Conti	David Cohen			
24. Rajeev Arora	14,200		88.0	Rajeeve Arora	Rick Altig			
25. Kirk Kupsky	13,959	88	00.0	Damon Hartley	Geneser-Bitman			
26. Susanne Munro	13,926	92		Steven Greer	Durhon Oldham			
27. Camy Smith	13,844	JE	64.4	Israel Pena	Tom Williams			
28. Alfred O'Connor	13,808	92	04.4	Steven Greer	Durhon Oldham			
29. James Lawrence	13,737	32	75.6	Vito Pecoraro	Eric Giglione			
30. Charles Paclik	13,633	100	75.0	Eric Neal	Geneser-Bitman			
31. Suzanne Stenger	13,614	100	STATE OF THE PARTY	David Hausman	Eric Giglione			
32. Jim Bianchi	13,596	100	89.2	Paul Rumbuc	Durhon Oldham			
33. John Chamblee	13,551	97	05.2	Faul Nullibuc	Wittenbach-Ostrovsky			
34. Robert Ulreich	13,504	31	75.5	Roger Johnson	Jatoft-Foti			
35. Jason Schlomann	13,409	92	75.5	Jonathan Saluk	Richard Rutt			
36. Ed Kimm	13,028	97		James Sun	Rick Altig			
37. Cal Bogert	13,020	90	83117	Patrick Shehan	Larry Geneser			
38. Maia Pruitt	12,998	30	71.5	Gordon Reddin	Hurst Kopp			
39. Mark Bleier	12,959		82.8	dordon Neddin	Gary Bleier			
40. Chris Hernandez	12,858		78.0	Charles Todd	Scott Smith			
41. Michael Boniszewski	12,786	98	70.0	Paul Rumbuc	Durhon Oldham			
42. Rudi Camenzind	12,744	90	78.0	Erik Graham	David Cohen			
			80.2	Patrick Shehan	Larry Geneser			
43. Gary McClanahan 44. John Franklin	12,620 12,587		78.7	ration offerial	David Cohen			
			81.7	Cathy Thompson	Tyrone Conard			
45. Janice Olfus-Carter	12,554		70.8	Cathy Thompson				
46. Steve Fujitani	12,426		81.1	Paul Hardy	Rick Altig Richard Rutt			
47. Allen Green	12,364	0.4	01.1	Danald VanWassile				
48. Kent Booze	12,341	84	CEO	Ronald VanWoesik	Vlad Basov			
49. Lori Turping	12,335	400	65.3	Lori Turping	Rick Altig			
50. Marlaina Lago	12,266	100	0.00	Jonathan Saluk	Richard Rutt			

A Percentage of Net to Gross

Timothy Cruise	Net ALP \$242,696	Year 2000		YTD Qua	alifiers
Name	Net ALP	NG▲	Rtn	MGA	SGA
1. Timothy Cruise	\$209,651	Eric Rich	77.4	Eric Nichols	Scott Smith
2. Marlon Underwood	196,944		73.8	Marlon Underwood	Scott Smith
3. James Dattilo	150,828		68.0	James Dattilo	Marc Zipper
4. Lance Brown	139,400		82.6	Darren Miller	Cohen-Hartman
5. David Wang	125,574		70.3	David Wang	Scott Smith
6. John Rice	125,279		73.5	Doreen Ryan-Foti	Jatoft-Foti
7. Kelly McDonald	125,217		67.6	10000	Jatoft-Foti
8. Ruben Soberanes	124,898		78.7	Doreen Ryan-Foti	Jatoft-Foti
9. Jim Bianchi	122,704		89.2	Paul Rumbuc	Durhon Oldham
10. Jennifer Baron	119,281		79.4	William Cook	Tom Williams
11. Matthew Wolfanger	118,886		80.0	Paul Rumbuc	Durhon Oldham
12. Al-Karim Walji	118,073		72.9	Melinda-Rae Lyse	Rick Altig
13. Joey Kennedy	116,565		70.6	Gary Williams	Rick Altig
14. Roland Parker	116,159		69.8	dary remains	Tom Williams
15. Russell Morris	115,820	94	00.0		Marc Zipper
16. Raymond Lau	111,396	04	82.9	Roger Fung	Rick Altig
17. Andrew Rossberg	108,774		81.1	Theodore Pappas	Richard Rutt
18. David Tubbin	106,822		71.9	David Tubbin	Rick Altig
19. Joshua Robinson	105,055		71.5	Leslie Taylor	Geneser-Bitman
20. Alex Roland	104,457		77.2	Alex Roland	Chris Lafond
21. Camy Smith	103,722		64.4	Israel Pena	Tom Williams
22. Anita St. Arnaud	103,180		76.2	Christine Hartman	Cohen-Hartman
23. Mark Bleier	103,078		82.8	Christine Hartinan	
24. Kendra Roberts	100,982		65.1	Robert Delesky	Gary Bleier Eric Giglione
25. Guy Panno	100,833		65.4	Hobert Delesky	David Cohen
26. Keith Zabrocki	99,416		81.6	Bruce Hennick	Marc Morton
27. Douglas Bauknecht	99,255		83.9	Gary Williams	
	98,541		80.1	Ronald VanWoesik	Rick Altig
28. Clay-Nghia Nguyen 29. Julie Wells	ARREST SERVICES CONTROL OF SERVICES AND SERV		84.8		Vlad Basov
	95,958			Nickolay Gusev	Vlad Basov
30. Ramin Maghsoud	95,868		84.4	Inffrag Dinasanta	Vlad Basov
31. Scott Remmey	95,852		82.1	Jeffrey Dinocento	Eric Giglione
32. Leslie Taylor	95,191		78.4	Leslie Taylor	Geneser-Bitman
33. Steve Foti	92,112		66.9	Steve Foti	Jatoft-Foti
34. Larry Wright	91,219		71.4	DaMada Ossasa	Robert Patterson
35. DeMario Cooper	91,128		72.2	DeMario Cooper	Geneser-Bitman
36. Moneesha Smith	90,911		77.8	Jeffrey Dinocento	Eric Giglione
37. James Schneider	90,900		84.1	Michael Knapick	Scott Smith
38. Carl Boldon	90,362		68.2	Charles Todd	Scott Smith
39. Scott Kangas	89,522		68.8	Wendell Bangs	Rick Altig
40. Chris Hernandez	89,482		78.0	Charles Todd	Scott Smith
41. Lynn Erickson	89,089		75.6		David Cohen
42. Abdulrazzaq Ahmed	88,863		80.1	Abdulrazzaq Ahmed	Scott Smith
43. Maria Esposito	88,656		77.5	Christine Hartman	Cohen-Hartman
44. Allen Green	88,237		81.1		Richard Rutt
45. David Jackson	88,108		70.5		Tom Williams
46. Harold McSweeny	88,007		67.2		Ed Orell
47. Eric Guinn	87,970		70.2	Derek Hartley	Ali Shahrak
48. Gary Ponting	87,152	EVEN THE T	65.1	Anthony Zuppe	James Surace
49. Patrick Parisi	87,050	O THOUSAND	73.9	Herman Libman	Lisa D'Amico
50. Samuel Cohen	86,891	HE BURNE	72.5		Eric Giglione

▲ Percentage of Net to Gross

MONETARY DONATIONS

Rick Altig Agency

- Donated \$25 to the ATU 1505 annual Christmas party.
- Contributed \$100 to British Columbia boxing.
- Gave \$5,000 to Washington State for Referendum 51.
- Donated \$85 to the Washington State Labor Council for door prizes.
- Donated \$110 for a WSCFF fund raiser.
- Contributed \$2,000 to the Tennessee AFL-CIO.
- Contributed \$50 for a BAC Local 1 raffle.
- · Gave \$50 to the Ottawa Labor Council for a dinner to honor Nancy Rich.
- Gave \$300 to the Oregon Labor Round Table.
- Donated \$200 to the IBT 81 golf tournament.
- · Contributed \$60 to the Oregon AFL-CIO.
- Contributed \$72.42 to the Alberta Juvenile Diabetes Research Foundation.
- Gave \$91.58 in door prizes to the IWA 1-3567.
- Contributed \$500 to the SCFP 2815.
- Donated \$200 to the TUAC 500 Gala.
- Contributed \$1,000 to the Minnesota Bowling Association scholarship fund.
- Donated \$250 to the IBT 599 golf tournament.
- Contributed \$194.22 to the British Columbia Snowmobile Association.
- Gave \$300 to the Carpenters 1325.
- Donated \$316 to the Big Island CU League.
- Donated \$600 to the Elevators Union Local 126.
- Contributed \$300 to the OCUMA golf tournament.
- Gave \$250 to the APWU 2756.
- Donated \$300 to the Oregon ACPO conference.
- Contributed \$3,169 to Alberta Fish and Game.
- Donated \$100 to the ATU 1505 for their annual dance.
- Gave \$460 to the Alberta Building Trades Convention.
- Gave \$2,500 to the Manitoba Federation of Labour.
- Donated \$116.96 to the Manitoba CEP for Jerry Woods' retirement dinner.
- Contributed \$250 to the Cement Masons Local 528.

- Donated \$413 to the IBT Joint Council golf tournament.
- · Gave \$100 in gift certificates to the Cedar Rapids Hawkeve Labor Council.
- Donated \$265 to the CWA 3808 golf tournament.

Altig-Martyn Agency

· Contributed \$400 to the Ontario Brantford District Labor Council.

David Cohen Agency

- Donated \$1,000 along with the Furer-Whittinghill Agency to the Labor Agency golf tournament.
- Contributed \$200 to the Turkeys for Tots program.

Cohen-Hartman Agency

- Contributed \$500 to the Building Trades golf outing.
- Donated \$500 to the CWA Hope 2002 golf outing.
- Contributed \$1,500 to the United Nurses Association of California.

Lloyd Fitzgerald Agency

· Gave \$500 to the Credit Unions for Kids golf outing.

Mark Hancock Agency

- Contributed \$2,000 to the Teamsters Local 135 scholarship fund.
- Gave \$100 to the Indianapolis Fire Fighters Local 416.
- Donated \$100 to the Indiana Central Labor Council.

Vic Hancock Agency

- · Gave \$100 to the IBEW 816 annual golf outing.
- Contributed \$100 to the Kentucky Credit Union League.

Mike Jones Agency

- · Contributed \$750 to the Toledo Port Council.
- Donated \$2,000 to a United Way/Labor golf outing.

Nick Nitkowski Agency

· Contributed \$100 to the Plumbers & Steamfitters' Local Union No. 60 Megan Taylor education fund.

Shashi Parekh Agency

- · Gave \$250 to the AFL-CIO scholarship fund.
- · Donated \$50 to a Mt. Olive church group.

Total \$29,878.18

OTHER DONATIONS

David Cohen Agency

 Donated two DVD players to the Ironworkers 416 annual picnic.

Lloyd Fitzgerald Agency

 Donated the top prize for the Southeast Community Credit Union's miniature golf tournament.

CUALIFIER Timothy Cruise Eddie Norman Marlon Underwood Lance Brown Teddence Bailey Jennifer Baron John Rice Matthew Wolfanger James Dattillo Rajeev Arcra Jim Bianchi James Lawrence Mark Bleier Robert Ulreich Gary McClanahan Yvonne Hernandez Janice Offus-Carter Russell Morris George Hays Shamshinder Sidhu Allon Green Chris Hernandez Rudi Camenzind Wai-Ming Wong John Franklin Arthur Westergren Ron Parpara Steven Johnson Gene Noury Carmy Smith Maia Prutt Nannette Troutman George Sturge Hal Herman Steve Fujitani Danyl Kenney Jinzhou Zhao Arthur Carter Todd Jordan James Schneider Paul Kress Christy Starr Robert Bingham Anthony Christman Benaiah Prior Raymond Lau Lon Turping Leandrew Alexander Devin Heips Dean Beaucage Anthony Waithour Barry Rehm Scott Remmey Preeti Sahgal Richard Cerra Mervyn Ee Patrick Durray Joey Kennedy Roberta Kenniston Anita St. Amaud Benjamin Glover Philip Wiley Donald Spence Daryl Wilewes Peter Devin Heips Dean Beaucage Anthony Rehm Scott Reministon Anita St. Amaud Benjamin Glover Philip Wiley Donald Spence Daryl Wilewes Peter Devin Heips Preeti Sahgal Richard Cerra Mervyn Ee Patrick Durray Joey Kennedy Roberta Kenniston Anita St. Amaud Benjamin Glover Philip Wiley Donald Spence Daryl Wilewes Peter Devin Heips Roberta Kenniston Anita St. Amaud Benjamin Glover Philip Wiley Donald Spence Daryl Wilewes Peter Novellino Eric Tuttobene Pamela Drury Jelf Spanaus Ronald Marx Bil Wade	Eric Giglione Josh Chalom Eric Giglione Rick Altig Rick Altig Rick Altig Rick Altig Cohen-Hartman Vic Hancock Ali Shahrak Ramin Kouladji Rick Altig Durhon Oldham Vic Hangbek Gary Bleier David Cohen Ross Boles	\$2,566 Benson Kir \$2,524 Michael Cs \$2,524 Michael Cs \$2,528 Bert Fels \$2,511 Eric Stueds \$2,511 Eric Stueds \$2,511 Eric Stueds \$2,518 Maurice De \$2,475 Abdufrazz \$2,474 Waldemar \$2,473 Jeffrey Rob \$2,473 Jeffrey Rob \$2,421 Stephen Li \$2,418 Robard Pa \$2,421 Stephen Li \$2,418 Robard Pa \$2,324 Timothy Ho \$2,295 Kent Boozs \$2,215 Marlaina Li \$2,157 Benjamin (9,2,153 Hugo Rust \$2,113 Alice Wong \$2,113 Alice Wong \$2,114 Alice Wong \$2,114 Alice Wong \$2,114 Alice Wong \$2,114 Alice Wong \$2,115 Alice Wong \$2,024 Domise Gill \$2,034 Scott George \$2,044 S	imblee and position of positio	Rick Altig Cohen-Flartman Richard Rutt Gary Bleier Eric Giglione Vlad Basov Chris Lafond Rick Altig Larry Geneser Ali Shahrak David Cohen Durhon Oldham Rick Altig Geneser-Bilman Marc Zipper Scott Smith Rick Altig Scott Smith Durhon Oldham Fick Altig Geneser-Bilman Geneser-Bilman Geneser-Bilman Geneser-Bilman Geneser-Bilman Fric Giglione Frie Giglione Frie Giglione Frie Giglione Frie Giglione Rick Altig Geneser-Bilman Fric Giglione Rick Altig Friedlander R	\$1,626 \$1,615 \$1,615 \$1,615 \$1,615 \$1,616 \$1,516 \$1,573 \$1,571 \$1,571 \$1,571 \$1,571 \$1,566 \$1,536 \$1,486 \$1,486 \$1,487 \$1	QUALIFIER Loren Cardwell I-Chia Lee Samuel Cohen John Claxton Rebecca Francis Elizabeth Phillips Marc Panteleone Detrick Smith Zachary Hart Ted Schilling Andrew Rossberg Patrick Parisi Catherine Clarke Marisol Peterson Pearl Burks Michael Kritzer Anna Nelson Armold tacoviello Glen Sylvester Ruben Soberanes Andrew Fike David Samalin Tod Brown Najoua Elkaryani Joel Taylor Michael Nelson Evan Woods Curt Snow John Vukusich Jefferson Yupitun Julia Aprahamian Josefina Lozano Doron Yaniv Robert Moorhead Adam Lukes Ronald Bagley Francisco Perez Terrance Hearns Angelica Gallardo Douglas McLean Eric Grier Donna John Robert Morton Tilfani Tran Kevin Carey Dane Clay Michael Dickerson Michael Johnson Randy Mandell Gregory Sland Willam Plunkelt Mary Waller Cheny Brottem Anthory Owens Michael Dercole Dorothy Ambrose Melanie Cohen Josef Cohen Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine Javid Jennings Bill Devine Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine	Marc Morton Kevin Pawlowski Eric Giglione Robert Hughes James Surace David Cohen Richard Rutt Kevin Pawlowski Gary Bleier Bill Jennings Richard Rutt Lisa D'Amico Steve Friedlander Eric Giglione Larry Geneser Rick Altig Robert Patterson Tom Williams Tyrone Conard Jatoft-Foti Bob Glover Richard Rutt Mark Hancock Ali Shahrak Chris Lafond Ed Orell Rick Altig Joseph Manone Scott Smith Rick Altig Geneser-Bitman Richard Rutt Eric Giglione Jatoft-Foti Rick Altig Geneser-Bitman Richard Rutt Eric Giglione Marc Morton Ali Shahrak Giglione-Brister Mark Hancock Ali Shahrak Giglione-Brister Mark Ha	\$1,246 \$1,236 \$1,228 \$1,228 \$1,220 \$1,200 \$1,200 \$1,200 \$1,200 \$1,200 \$1,200 \$1,198 \$1,198 \$1,196 \$1,196 \$1,196 \$1,196 \$1,196 \$1,196 \$1,196 \$1,196 \$1,196 \$1,197 \$1,198 \$1,198 \$1,196 \$1,196 \$1,196 \$1,197 \$1,198 \$1,199 \$1,189 \$1,179 \$1,179 \$1,170 \$1,170 \$1,170 \$1,170 \$1,170 \$1,170 \$1,170 \$1,170 \$1,128 \$1,129 \$1	Betty Muldrow Joseph Guereschi Jason Crain Brian Buckley Susan Bergh Stephen Adler Michael Park Dejuan Weatherall Susan Sheasby Robert Tierney Sharon Nigota Jacob Churchill Edwin Jammer Michael Perkins John Hard Todd Johnston David Thomas Hyan Hungate Michael Thomas James England Brian Morse Allan Gilbert Lawrence Tenamore Gregory Engrav John Thomas Scott Jordan Mark Groggel Gregory Rifey Robert Terborg Robert Rife Donavan Locklear David Cowan Giovanni Lee Sara Beckly Vadim Gazanchiyants Meneluo Perakis Riichard Austin Michael Stollz Ronald Unfried Curtis Retter Shauntey Swinson Tim Smith Douglas Zigby Adam Herman Leslie Bell Jody Gallegos Eirzebeth Smith Rhonda Shaffer Laurence Marscheck Lud Hrovat Michael Pellicciotta Corey Bailey Shene Marsh Fred Gerster Chris Georgiadis Jeffrey Ahrens Louis Racz Andre Rivers Michael Graham Gene Lancoour Andre Scott Cark Hart Bradley Brown Michael Jones Nicholas Bromhal Melissa Luikhart Riid Hadliaksono Nichael Broms Nicholas Bromhal Melissa Luikhart Riid Hadliaksono	Durfnon Oldham Viad Basov Ramin Kouladi Eric Giglione Joseph Manone Rick Allig Geneser-Bitman Josh Chalom Mark Hancock Eric Giglione Chris Lafond Kevin Pawłowski Jatoh-Fott Vic Hancock Ramin Kouladi Ourhon Oldham Furer-Whittinghill Robert Smith Sick Allig Lisa D'Amico Larry Geneser Scott Smith Rick Allig Vic Hancock Ai Shahrak Aig Vic Hancock Ai Shahrak Samin Kouladi Vic Hancock Marc Zipper Scott Smith Rick Allig Sic D'Amico Larry Geneser Rick Allig Vic Hancock Ai Shahrak Samin Kouladi Eric Giglione Rick Allig Sic Hancock Sic Ha	Brad VanAlten Stuart Paolino Neil Lilly Brad VanAlten Stuart Paolino Neil Lilly Brad VanAlten Brad V	n on e e e e e e e e e e e e e e e e e e	Giglione-Brister Richard Rutt Fichard Rutt Giglione Wittenbach-Ostrovsky Cohen-Hartman Mark Hancock Soott Smith Joseph Manone Furer-Whittinghill Durhon Oldham Soott Smith Shashi Parekh Giglione-Brister Geneser-Bitman Rick Altig Geneser-Bitman Rick Altig Marc Morton Bill Jennings Shashi Parekh James Surace David Zophin David Zophin David Zophin Rick Altig Eric Giglione Gary Bleier Vlad Basov Scott Smith Ali Shahrak Durhon Oldham Mike Jones Rick Altig Eric Giglione Gary Bleier Rick Altig Scott Smith Stave Friedlander Allan Jennings Fric Giglione Rick Altig Robert Hughes Rick Altig Robert Hughes Rick Altig Reneser-Bitman Larry Geneser Eric Giglione Cohen-Hartman Gary Bleier Allan Jennings David Cohen David Cohen Tim Schroeder Geneser-Bitman Rick Altig	\$784 \$782 \$771 \$759 \$745 \$728 \$715 \$655 \$655 \$655 \$655 \$655 \$655 \$656 \$637 \$637 \$637 \$637 \$637 \$637 \$637 \$63	Paul DaSilva Immanuel Janvis Benjamin Scoville Herivelbo Pereira Todd Kubes Chris Hughes Jeremiah Johnson Kristina Bayardelle Harold McSweerly Amy Snyder Robert Ridley Darrien Brink Chris Folmer Haridas Gori Steve Augustine Shelagh Keleyhers Brigit Synesael Elizabeth Hood Sundeep Babbar Cherry Nichols Daniel Floramonti Karen Eby Anthony Rhone Robert Fort Neville Gayle Tilfany Oliver Anthony Coombs Joshua Isble Katherine Roccogrande Jonathan Cummings Stephen Saul Patricia Campbell Ricardo Rodriguez Mike Cameron Gabriela Husti Allen Cervantes Gary Church David Rico Torri Price Nasser Sahlool Thomas Hanson Munzer Salah Muhammad Khan Corey Shorter Jalan Schaefer John Varon Frederick Dagostino Donald Adams Tandi Houatchantha Kelly Peart Byron Fletcher Andrew Vonau Scott Wolfaston Julia Billefinick Warren Schumacher Edward Boblek Brandt Chiarella Lesley Habers Jeltey Mercer Edward Brobalek Brandt Chiarella Lesley Habers Jeltey Mercer Edward Brobard Strong Jolanta Ladusane Shannon Walker Asa Bariba	Giglione-Brister Ali Shahrak Rick Altig Jatoft-Foti Rick Altig Bill Jennings Gary Bleier Enc Giglione Ed Orell Tom Williams Tom Williams Tom Williams Vlad Basov Dennis Ishiler Rick Altig Scott Smith Chris Lafond Altig-Martyn Marc Morton Josh Chalcom Matt Blumert Tom Williams Scott Smith Shashi Parekh Larry Geneser Eric Giglione Eric Giglione Eric Giglione Rick Altig Burhon Öldham Scott Smith Steve Friedlander Kevin Pawlowski Scott Smith Steve Friedlander Kevin Pawlowski Scott Smith Jatoft-Foti Durhon Oldham Rick Altig Josh Chalcom Marc Zipper Geneser-Birman Josh Chalcom Marc Zipper Geneser-Birman Josh Chalcom Marc Zipper Geneser-Birman Josh Chalcom Tyrone Conard Rick Altig Joseh Chalcom Tyrone Conard Rick Altig Furer-Whittinghill James Surace Mike Jones Robert Hughes Eric Giglione Guy Rouelle Scott Smith All Shahrak Joseph Manone Richard Rutt Rick Mansfield Cohen-Harfman Rick Altig Richard Rutt Rick Mansfield Cohen-Harfman Rick Altig Richard Rutt Rick Smith All Shahrak Ed Orell Durhon Oldham Rick Altig David Cohen Lary Geneser Vlad Basov All Shahrak Ed Orell	\$478 \$475 \$475 \$471 \$469 \$458 \$455 \$433 \$431 \$427 \$367 \$362 \$362 \$362 \$362 \$362 \$362 \$362 \$362
Preeti Sahgal Richard Cerra Mervyn Ee Patrick Duray Joey Kennedy Roberta Kenniston Anita St. Arnaud Benjamin Glover Philip Wiley Donald Spence Daryl Wilkens Peter Novellino Eric Tuttobene Pamela Drury Jeff Spanaus Ronald Marx	Josh Chalom Eric Giglione Fick Altig Rick Altig Cohen-Hartman Vic Hancock Ali Shahrak Ramin Kouladji Rick Altig Rick	\$1,902 Elchin Bag \$1,892 Clifford Ker \$1,880 Kouassi Ap \$1,874 Sam Hartle \$1,865 Valene Bas \$1,864 Saengnakh \$1,865 John Varga \$1,841 Souwaly Kh \$1,841 Souwaly Kh \$1,841 Jennifer Sc \$1,842 Jason Mido \$1,842 Jason Mido \$1,786 Nei Zeigler \$1,779 Kobi Zeigler \$1,771 Ko	girov Agarbey Gearbey	All Shahrak Geneser-Bitman Rick Albig Ross Boles Rick Albig Ross Boles Rick Albig Eric Giglione form Williams Durhon Oldham Rick Albig Bark Bark Benais Ishler Scott Smith Rick Albig Bary Geneser Eric Giglione Rick Albig Bark Bark Bark Bark Bark Bark Bark Bark Bark	\$1,372 \$1,359 \$1,358 \$1,357 \$1,350 \$1,349 \$1,349 \$1,342 \$1,342 \$1,340 \$1,338 \$1,329 \$1,329 \$1,329 \$1,329 \$1,328 \$1,322 \$1,321	Anthony Owens Michael Dercole Dorothy Ambrose Melanie Cohen Joseph O'Connor Dale Cheney Edward Clunk Thaddeus Szuwalski Alex Roland David Jennings Bill Devine James Beck Gary Selesky Matthew Schrimpt Soott Kengas Kevin Leonard	Allan Jennings Robert Patterson Eric Giglione Scott Smith Giglione-Brister Eric Giglione Altig-Martyn Scott Smith Eric Giglione Chris Lafond Durhon Otdham Larry Geneser Scott Smith Scott Smith Larry Geneser Rick Altig Scott Smith	\$1,128 \$1,126 \$1,125 \$1,125 \$1,125 \$1,125 \$1,117 \$1,107 \$1,100 \$1,000 \$1	Shene Marsh Fred Gerster Chris Georgiadis Jeffrey Ahrens Louis Racz Andre Rivers Michael McCracken Guy Adams Shiriey Henson Michael Graham Gene Lancoour Andrew Scott Carrie Tayfor Mark Hart Bradley Brown Michael Jones Nicholas Bromhal	Tom Williams Scott Smith Eric Giglione Durhon Oldham Eric Giglione Stric Giglione Stryone Conard Allig-Martyn Ramin Kouladji Geneser-Bitman Larry Geneser All Shahrak Vlad Basov Bill Jennings Eric Giglione Geneser-Bitman Marc Morton Marc Morton South Conard Marc Morton David Cohen Larry Geneser Scott Smith Larry Geneser Fick Altig Scott Smith Nick Nitkowski Larry Geneser Fick Altig Scott Smith Nick Nitkowski Larry Geneser Scott Smith Nick Nitkowski Larry Geneser Fick Altig Scott Smith Nick Nitkowski Larry Geneser Scott Smith Nick Nitkowski Stryone Conard Fick Altig Fick Crell Fick Altig Fick Altig Fick Conard Fick Altig Fick Altig Fick Fick Fick Fick Fick Fick Fick Fick	lvan Pichugin Pyan Kuefine Se Kelly McClain Be Daniel Kline Kerneth Bass Anna Mochol Brian Brooks Heather Baus Eric Ronke Debra Moore Katheryn Mors Steven Mineo Ian Hewitt Adrienne Ross Kulter Picknel Walter Picknel Kulter Picknel Kulter Picknel Kulter Mors	er schl on s ll ker ntia ar aan as s e e e e e e e e e e e e e e e e e	Rick Altig Allan Jennings Vic Hancock Eric Giglione Marc Zipper Josh Chalom Ali Shahrak Rick Altig Rick Altig Rick Altig Nick Nitsowski Joseph Manone Larry Geneser David Cohen Durhon Oldham Steve Friedlander Rick Altig	\$608 \$608 \$607 \$606 \$605 \$604 \$604 \$602 \$601 \$599 \$397 \$597 \$596 \$596 \$596 \$595	Byron Fletcher Andrew Vonaus Scott Woffaston Julia Bliefnick Warren Schumacher Edward Bodalek Brent Mathews Roland Thomas Bryan Gillespie Brand Chiarella Lesley Habers Jettrey Mercer Frederick Hadayia Tricia Skovran Jason Manasse Robert Strong Jolanta Ladusane Shannon Walker Asa Barba Angela Silver-Williams Alain Degrace Timothy Routh Corey Ducharme Gina Lutkus Michael Stephens Chris Cluphi Michael Vanasselt Barclay MacDonald Adam Wordinger Xiang Rong Li Anthony Diggs Keith Robb Benny Thompson Jodi Coetzee	Guy Rouelle Scott Smith All Shahrak Joseph Manone Richard Rutt Rick Mansfield Cohen-Hartman Rick Altig Richard Rutt Scott Smith All Shahrak Ed Orell Durhon Oldham Rick Altig David Cohen Larry Geneser Vlad Basov	\$342 \$339 \$338 \$337 \$337 \$334 \$333 \$333 \$333 \$329 \$328 \$328 \$328 \$328 \$328 \$321 \$321 \$321 \$321 \$321 \$321 \$321 \$321

SUPERVISING AGENTS



TO VIEW

1. Eric Topper Raleigh, NC



Edison, NJ



3. Lesley Habers Raleigh, NC

October Production

All Time Record to Beat Month: \$43,409 1st Yr. Gino Tanzif All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Eric Topper	\$32,732	\$44,597	91		3	Ladislav Lesanek	Ali Shahrak
2. Michael Pellicciotta	29,728	37,399	94		5	Marc Rosen	Eric Giglione
3. Lesley Habers	19,481	18,229	95		2	Yumiko Yamashita	Ali Shahrak
4. John Konopka	19,142	19,142	96		2	Byron Watson	Eric Giglione
5. Judy Ramos	17,669	17,669	100		2	Lorena Barriere	David Cohen

YTD Production

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Susan Schweitzer	\$95,138	\$158,992		79.7	2	Wendell Bangs	Rick Altig
2. Tracy McNallan	87,968	129,153		72.3	1	Wendell Bangs	Rick Altig
3. Darren Brink	61,347	94,236	83		. 3	Nickolay Gusev	Vlad Basov
4. Todd Faulkner	59,381	89,455	81		1	Ladislav Lesanek	Ali Shahrak
5. Michael Czopek	57,152	105,163	84		2	David Hausman	Eric Giglione

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Kevin Thornburg Swansea, IL



2. Joshua Robinson Swansea, IL



3. Bret Fels Swansea, IL



4. James Boucher Ft. Lauderdale, FL



5. Samuel James Ridgeland, MS

October Production

All Time Record to Beat Month: \$102,403 1st Yr. Eric Neal All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kevin Thornburg	\$51,454	\$54,346		67.6	9	Damon Hartley	Geneser-Bitman
2. Joshua Robinson	51,227	56,472		65.4	7	Leslie Taylor	Geneser-Bitman
3. Bret Fels	40,732	36,102	88		4	Eric Neal	Geneser-Bitman
4. James Boucher	38,009	43,650		80.4	3	William Cook	Tom Williams
5. Samuel James	34,583	40,269		68.6	6	27700-800-00-200	Wittenbach-Ostrovsky
6. Brad VanAlfen	33,286	36,578	98		2	Dennis Kelleher	Giglione-Brister
7. Denise Bateman	31,948	32,312	88		2	Brian Traboulay	Rick Altig
8. Jason Schlomann	30,225	43,634	93		3	Jonathan Saluk	Richard Rutt
9. Francisco Perez	30,083	36,562		73.5	6	Jeffrey Dinocento	Eric Giglione
10. Kevin Leonard	30,008	37,786	85	30000000	4	Marlon Underwood	Scott Smith

YTD Production

All Time Record to Beat YTD: \$489,120 1st Yr. Eric Neal

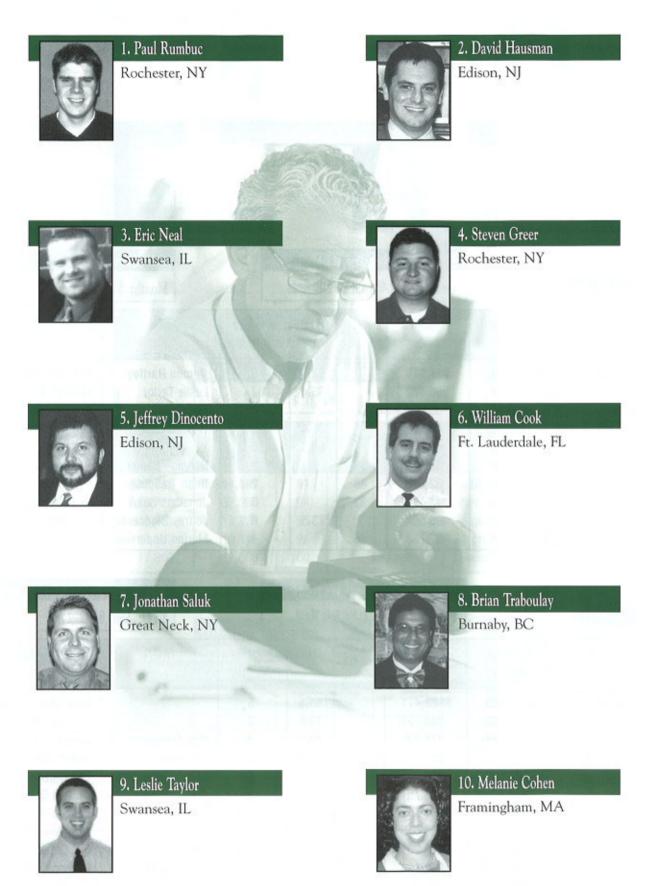
All Time Record to Beat

YTD: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Samuel James	\$252,969	\$323,471		68.6	6		Wittenbach-Ostrovsky
* 2. Scott Geisel	237,160	283,765		73.8	2		Lisa D'Amico
* 3. Jim Bianchi	203,888	318,826		89.6	4	Paul Rumbuc	Durhon Oldham
* 4. Jeffrey Ravnitzky	173,208	220,202		76.6	2	Israel Pena	Tom Williams
* 5. Francisco Perez	171,109	255,845		73.5	6	Jeffrey Dinocento	Eric Giglione
6. Hal Herman	157,701	238,701		79.1	3	Paul Rumbuc	Durhon Oldham
7. Joshua Robinson	156,118	251,517		65.4	7	Leslie Taylor	Geneser-Bitman
8. James Boucher	146,956	206,615		80.4	3	William Cook	Tom Williams
9. John Huber	143,339	248,201		73.5	4	Jeff Dinocento	Eric Giglione
10. Dorian Oldham	140,812	202,154		79.4	3	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



MASTER GENERAL AGENTS

October Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bilman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	ıl Rumbuc \$142,282		a March	80.8	24	Durhon Oldham
2. David Hausman	122,715	149,406		64.4	22	Eric Giglione
3. Eric Neal	100,838	115,523	Section 1	65.8	19	Geneser-Bitman
4. Steven Greer	86,651	90,998	*	83.2	10	Durhon Oldham
5. Jeffrey Dinocento	85,015	136,986		71.9	21	Eric Giglione
6. William Cook	83,617	95,787		73.7	16	Tom Williams
7. Jonathan Saluk	80,575	83,068	\$200 m	78.0	10	Richard Rutt
8. Brian Traboulay	77,112	68,518		73.6	11	Rick Altig
9. Leslie Taylor	68,906	76,236	Allek SWA	76.2	7	Geneser-Bitman
10. Melanie Cohen	65,747	72,459		72.0	13	Giglione-Brister
11. Marc Rosen	64,448	67,288		76.7	/ 11	Eric Giglione
12. Marcellus Adams	63,882	63,639	1 1	66.0	24	Allan Jennings
13. Theodore Pappas	58,855	66,597	-	77.2	7	Richard Rutt
14. Yumiko Yamashita	58,606	57,476	1	68.4	13	Ali Shahrak
15. Joseph Diecedue	57,651	56,915	Contractor S	64.5	9	Nicholas Nitkowski
16. Dennis Kelleher	57,085	57,260	97		8	Giglione-Brister
17. Russell Chang	53,911	51,742		80.6	8	Rick Altig
18. Eric Nichols	53,627	88,253	THE REAL PROPERTY.	66.5	7	Scott Smith
19. David Iriye	53,574	49,691		72.0	16	David Cohen
20. Gregory Partee	53,308	78,216	SHE'CH	68.6	9	Vic Hancock

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat YTD: \$2,046,700 Net ALP Ed Orell

	Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr Agents	SGA
* 1.	Paul Rumbuc	\$1,343,731	\$1,727,017		80.8	24	Durhon Oldham
* 2.	Jeffrey Dinocento	968,057	1,320,012	THE .	71.9	21	Eric Giglione
* 3.	Eric Neal	938,794	993,938		65.8	19	Geneser-Bitman
* 4.	David Hausman	814,411	1,054,624		64.4	22	Eric Giglione
* 5.	Wendell Bangs	656,298	872,664		73.4	12	Rick Altig
6.	David Iriye	613,778	622,401	4	72.0	16	David Cohen
7.	John McCreary	600,505	603,539		66.0	13	Furer-Whittinghill
8.	William Cook	583,176	634,276		73.7	16	Tom Williams
9.	Lee Conti	549,661	647,685	A 100	72.4	14	David Cohen
10.	Christine Hartman	496,636	905,656	OR MODE	70.3	8	Cohen-Hartman
11.	Doreen Ryan-Foti	486,485	925,881		72.9	13	Jatoft-Foti
12.	Steven Jakubczak	484,008	643,041	ARRES	73.1	4	Scott Smith
13.	Robert Delesky	473,722	509,271	ANNE	68.9	11	Eric Giglione
14.	Steven Greer	463,426	480,548		83.2	10	Durhon Oldham
15.	Gregory Partee	451,494	669,838		68.6	9	Vic Hancock
16.	Vito Pecoraro	451,025	555,409		68.3	11	Eric Giglione
17.	Steven Lee	440,068	575,836		76.0	13	Altig-Martyn
18.	Brandon Geneser	439,417	583,909	10	68.3	9	Larry Geneser
19.	Theodore Pappas	432,988	473,608	1111	77.2	7	Richard Rutt
20.	HERDEZ BERERONNENIN S.L.A. 1894. L. 1851	430,712	476,364	A 2 2 2 2	71.4	7	Chris Lafond

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts 57.5 Percent GAs Coded Under MGA

October Bonus Qualifiers

	U	ctober bonus Quai	mers	
Paul Rumbuc	Marlon Underwood	Brian Waller	Lorena Barriere	Scott Blum
\$14,342	\$4,738	\$2,526	\$1,112	\$380
Eric Neal	Steven Jakubczak	Steven Lee	Dorian Oldham	Thomas Alligood
\$11,169	\$4,731	\$2,491	\$1,066	\$378
David Hausman	Joseph Diecedue	Timothy Collier	John McGrath	Asif Javaid
\$11,059	\$4,727	\$2,397	\$1,051	\$367
Steven Greer	Lawrence Hauck	Marcellus Adams	Francisco Perez	Eric Tuttobene
\$9,632	\$4,674	\$2,355	\$986	\$364
Jonathan Saluk	Brian Traboulay	Christine Hartman	William Thompson	Barry Deardorff
\$7,695	\$4,649	\$2,312	\$964	\$330
Bill Cook	Mathew Hart	Mahmoud Kenareh	Gregory Jeffers	Melinda-Rae Lyse
\$7,767	\$4,648	\$2,238	\$779	\$325
Russell Chang	Brian Schaefer	David Tubbin	John McCreary	Gary McClanahan
\$7,297	\$4,521	\$2,158	\$741	\$311
Pat Shehan	David Iriye	Sidney Hodgskiss	Eric Grier	Gary Selesky
\$7,242	\$4,520	\$2,098	\$713	\$311
Marc Rosen	Robert Delesky	Yumiko Yamashita	Jim Bianchi	Robert Olive
\$7,179	\$4,394	\$1,984	\$698	\$298
Leslie Taylor	James Beck	Ilija Orlovic	Denise Gilbert	Gabriel Springer
\$6,941	\$3,971	\$1,854	\$694	\$290
Gregory Partee	Jay Mullins	Lee Conti	Bret Fels	Charles Rodriguez
\$6,756	\$3,538	\$1,850	\$686	\$289
Jeffrey Dinocento	Bruce Hennick	Roger Geering	Jerald Muhammad	Joseph Ricci
\$6,683	\$3,442	\$1,497	\$641	\$289
Dennis Kelleher	Cathy Thompson	Wayne Hendricks	Denard Cooper	Brad VanAlfen
\$6,088	\$3,257	\$1,447	\$591	\$281
Ladi Lesanek	DeMario Cooper	Nickolay Gusev	Matthew Wolfanger	Denise Bateman
\$6,061	\$3,178	\$1,381	\$465	\$280
Theodore Pappas	Alex Roland	John Akers	Narinder Dhillon	Kent Booze
\$5,809	\$2,975	\$1,328	\$460	\$267
Ronald VanWoesik	Henry Moran	Kevin Leonard	Lisa Donoghue	Keith Zabrocki
\$5,635	\$2,895	\$1,303	\$458	\$266
Eric Nichols	Byron Watson	Tim Thompson	Emmanuelle Fantoli	Scott Georger
\$5,129	\$2,862	\$1,296	\$456	\$264
Roger Fung	Kevin Khadivian	Joshua Robinson	Robert Tooley	Hal Herman
\$4,944	\$2,818	\$1,292	\$454	\$209
Bronson Zolik	Israel Pena	Rajeev Arora	James Boucher	Jeffrey Ravnitzky
\$4,848	\$2,814	\$1,239	\$453	\$187
Steven Ratliff	Ron Howell	Jeremy Welch	Rick Choptuik	John Huber
\$4,809	\$2,722	\$1,137	\$439	\$95
Erik Graham	James Logan	Jason Schlomann	Donavan Locklear	26000
\$4,779	\$2,626	\$1,133	\$396	
		T-4-1 0207 064		

The Work of the Leader

FROM THE DESK OF:

The best leaders are clear. They continually light

the way, and in the process, let others know that

what they do makes a difference."

Bob Falvo

Vice President of SGA

Development

- Anonymous

I have researched, read and thought a lot about our profession and the many roles we take on within that profession. I have also done a great deal of thinking about the qualities, characteristics and prerequisites of leadership. Based on this reflection, I have reached a number of conclusions.

For one, I have concluded that leadership is only possible where the ground has been prepared in advance. To a certain extent, I will be the first to admit, this process of ground-breaking is beyond the

control of a lone individual in a large company like American Income Life. If an organization is not pulling for you, you are likely to be hobbled from the start.

Fortunately, for all of AIL's current and future leaders, we understand the need to go to greater lengths to groom and develop our leaders. American Income is constantly looking to

broaden the skills and knowledge base of its people.

A leader, however, is not simply a passive vessel into which we can pour our best intentions. Personal development is the first important building block of leadership.

To lead successfully, a person must demonstrate two active, essential and interrelated traits — expertise and empathy. A leader must be "in the know" when it comes to their profession. All that simply means is,

become, and the stronger leader you will be. A leader must also be able to express empathy. Empathy is the ability of putting yourself in other people's shoes. Being able to empathize with your clients, prospects and Agents will help you deal effectively with the many issues which arise that these people will be looking to you to solve. In my experience, both of these traits can be cultivated.

The leadership equation requires yet another vital

prerequisite. Leaders are not only shaped by their environment; they also take active roles in remaking that environment in productive ways. In other words, true leaders create organizations that support the exercise and cultivation of leadership. This can only be achieved through rigorous and systematic organizational development.

The work of leadership is therefore, both personal and

organizational. The bad news is, this means lots of hard work. The good news is, leaders are made, not born.

I am convinced that anyone who wants to work hard enough and develop these traits can lead. Let's continue to improve ourselves as leaders and understand what the ancient Romans meant when they said, "A learned man always has wealth within himself."

STATE GENERAL AGENTS



Eric Giglione

Category I		OCTOR	BER PR	DDUCTION	YEAR TO DATE PRODUCTION					
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Eric Giglione	\$456,194	\$168,000	272	\$592,480		70.3	\$4,332,699	\$1,680,000	258	\$5,505,617
Rick Altig	931,556	468,000	199	1,434,973		69.0	7,766,802	4,608,000	169	12,119,332
Larry Geneser	173,396	108,000	161	249,964		65.4	2,453,347	1,092,000	225	3,088,397
Scott Smith	290,010	240,000	121	661,127		68.3	3,043,117	2,244,000	136	5,410,353
Richard Rutt	166,634	156,000	107	201,758		78.1	1,118,727	1,500,000		1,275,185
David Cohen	162,722	156,000	104	283,951		73.3	1,787,060	1,488,000	120	2,906,748



Durhon Oldhar

Category II		OCTOBER PRODUCTION				YEAR	TO DATE I	PRODU	CTION	
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$228,933	\$72,000	318	\$304,540		80.7	\$1,640,353	\$720,000	228	\$1,997,943
Giglione-Brister	117,863	84,000	140	140,830	85		694,102	492,000	141	852,246
Vlad Basov	95,998	84,000	114	115,251		76.4	667,886	660,000	101	1,203,562



Tom Williams

Category III		OCTOBER PRODUCTION					YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$144,584	\$60,000	241	\$232,455		71.3	\$1,475,921	\$600,000	246	\$2,053,161
Allan Jennings	123,675	60,000	206	134,437		67.0	571,276	456,000	125	695,047
Marc Morton	118,652	60,000	198	150,601		71.9	1,007,475	600,000	168	1,301,500
Vic Hancock	104,982	60,000	175	145,674	88		312,465	180,000	174	402,657
Shashi Parekh	76,819	60,000	128	94,920	95		102,191	120,000		133,595

STATE GENERAL AGENTS





Larry Geneser & Slav Bitman

Category IV OCTOBER PRODUCTION					YEAR TO DATE PRODUCTION					
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net Al.P
Geneser-Bitman	\$276,067	\$48,000	575	\$327,851	VIII.	67.1	\$2,013,659	\$384,000	524	\$2,423,261
Bill Jennings	113,800	48,000	237	143,479		73.2	1,007,670	480,000	210	1,262,805
Wittenbach-Ostrovsky	85,828	48,000	179	92,606		70.9	669,710	468,000	143	711,735
Steve Friedlander	80,879	48,000	168	107,878		71.2	970,431	480,000	202	1,251,683
Nick Nitkowski	72,352	48,000	151	81,542	87		349,905	300,000	117	441,464
Chris Lafond	62,631	48,000	130	91,251		73.1	694,784	432,000	161	968,401
Furer-Whittinghill	49,718	48,000	104	61,861		69.3	900,692	480,000	188	1,049,537



Robert Hughes

Category V		OCTOBER PRODUCTION			YEAR TO DATE PRODUCTION					
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Robert Hughes	\$75,391	\$36,000	209	\$85,844	93		\$135,461	\$72,000	188	\$158,707
Altig-Martyn	73,343	36,000	204	88,197		68.0	666,171	360,000	185	806,389
Ramin Kouladji	67,184	36,000	187	114,855		68.4	413,896	360,000	115	747,670
Gary Bleier	52,517	36,000	146	86,415		72.0	337,177	360,000		572,937
Mike Jones	39,515	36,000	110	81,265		65.9	317,676	360,000		554,928

PR Manager



Debbie Enstedt Winnipeg, MB

Category A:



Al Wall Toronto, ON



Jacqueline deVooght Calgary, AB

Category B:



Joseph Ward Swansea, IL



Vivian Dwyer Raleigh, NC

Category C:



Roy Jessome Halifax, NS



Darrell Dorey Halifax, NS

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,855	Rick Altig
2. Al Wall	6,747	Joshua Chalom
3. Charles Hill	6,027	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Al Wall	6,745	Joshua Chalom
2. Jacqueline deVooght	5,037	Rick Altig
3. Robin Denham	3,545	Larry Geneser
4. John Molina	3,225	Jatoft-Foti
5. Irene Rurycz	2,390	James Surace

Category B	No. Cards	SGA
1. Joseph Ward	2,633	Geneser-Bitman
2. Vivian Dwyer	2,052	Ali Shahrak
3. Darrell Dorey	2,037	Ramin Kouladji
4. Becky Cutler	1,533	William Jennings
5. Laurie Onasch	1,264	Manone & Altig

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Roy Jessome	40	Ramin Kouladji
2. Darrell Dorey	31	Ramin Kouladji
3. Jenny Williams	15	Rick Altig
3. Joseph Ward	15	Geneser-Bitman
3. Becky Cutler	15	Bill Jennings
3. Susan Kelleher	15	David Zophin
3. Tracy Smith	15	Robert Smith

YTD Production

PR Manager		No. Cards	SGA	
*1.	Debbie Enstedt	173,249	Rick Altig	
*2.	Malka Arony	44,175	Cohen-Hartman	
3.	Al Wall	32,542	Joshua Chalom	

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Spano	30,410	Scott Smith
*2. Robin Denham	28,541	Larry Geneser
*3. Brenda DiSomma	27,790	Eric Giglione
4. Al Wall	24,105	Joshua Chalom
5. Bernard Wendekier	22,843	Rick Altig

Category B		No. Cards	SGA
*1.	Laurie Onasch	19,517	Manone & Altig
*2.	Malka Arony	18,409	Cohen-Hartman
*3.	Erin McKee	14,179	Shashi Parekh
4.	Sandra Johnson	11,783	Gary Bleier
5.	Lydia Hovanski	11,198	Allan Jennings

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	483	Ramin Kouladji
*2. Roy Jessome	167	Ramin Kouladji
*3. Richard Case	124	James Surace
4. Kenneth Altizer	116	Marc Morton
5. Vivian Dwyer	108	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

Oualifiers

Kenneth Altizer	\$1,088
Darrell Dorey	\$1,088
Richard Case	\$1,088
Robin Denham	\$1,088
Vivian Dwyer	\$975
Jacqueline deVooght	\$825
Becky Cutler	\$788
Al Wall	\$788
Robin Andrade	\$788
Susan Kelleher	\$788
Leanor Lopez	\$750
Richard Jessome	\$750
John Molina	\$750
Joseph Ward	\$750
Tracy Smith	\$750
Brenda DiSomma	\$725
Rona Spano	\$725
Irene Rurycz	\$650
John Wilkinson	\$625
Leo VanDenBussche	\$580
Bernard Wendekier	\$550
Cheryl Cook	\$550
Joseph Westfall	\$525
Patricia Metcalf	\$500
Jennifer Opra	\$500
Laurie Onasch	\$435
Robert Dailey	\$400
Manon Brulotte	\$400
Malka Arony	\$313
Erin McKee	\$300
Shannon Walker	\$300
Linda Bauknecht-Hicks	\$290
Erica Dalager	\$275
Bill Gibson	\$263
Catherine Briggle	\$263
Cynthia Ware	\$263
Krissa Hensley	\$250
Lou Nell Busby	\$250
Gabriela Berloni	\$250
Roger Johnson	\$250
Sandra Johnson	\$240
Ayanna Prendergast	\$200
Lydia Hovanski	\$200
David Blaisdell	\$200
Frances Christie	\$200
Brenda Swecker	\$200

Fotal \$24,726

JANUARY FEBRUARY SEPTEMBER NOVEMBER DECEMBER



OCTOBER

What is the Value of Your Experience?

Pablo Picasso was a well-known 20th Century artist. During his lifetime he created an overwhelming 22,000 pieces. These works included paintings, sculptures, ceramics, mosaics, graphic arts and even stage designs. Picasso's art has become so reputable and widespread that he is considered the inspiration for the modern art movement including Cubism, which he and Georges Braque co-invented, and for which he is still famous today.

I recently read an interesting story about Picasso, and it seems, this story has changed my life — or at least my way of thinking.

A young man walked into a small European café. Sitting at a table near the entrance was an older man that resembled Pablo Picasso. The young man approached the man and inquired about his identity. The older gentleman nodded, smiled and admitted he was indeed Picasso. Being a fan of the artist, the young man handed him a cocktail

napkin and asked, "Will you draw something I can keep as a souvenir?" Picasso said he would, but would like to be paid the value of the drawing. The young man agreed, and Picasso began to draw. Picasso completed the drawing, held out the finished product and said, "That will be \$10,000." The young man reddened, stammered and said, "Ten thousand dollars - it only took you ten seconds." Picasso smiled and replied proudly, "No, it took me 30 years."

Almost immediately, I thought if it were me doing the drawing the cocktail napkin would be worth something like \$2 and that would still greatly depend on who wanted the napkin.

On a more serious note, the story did make me realize that my experience and knowledge — at least in my chosen profession — do indeed have value. For that matter, everyone's experience has value. It is, however, how an individual demonstrates that experience and knowledge that increase the value of these intangibles.

With this in mind, what is the value of your experience and knowledge?

Will you be an integral part of your Agency in

generating one thousand hard cards annually/per Producer coded? Will you couple your experience with an increase in activity to help meet the challenge of producing two million leads throughout the entire company?

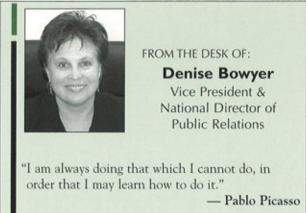
Will you be willing to share your experience and knowledge by helping train new P.R. Reps?

Will you be a mentor or be invited to serve on next year's Leadership Council?

Will you increase your activity to capitalize on the proposed changes for a P.R. Career contract, retirement contributions, and increased monthly bonus opportunities?

Will your worth be more as your experience and knowledge grows?

Just remember, it is experience coupled with activity that determines your value, and your value is decided by you!



In Memoriam

Paul Wellstone the Democratic Senator from Minnesota, died in a small plane crash on Oct. 25, 2002. According to CNN reports, "The plane went down in snowy, frozen rain and then burst into flames in a wooded area about seven miles east of the Eveleth-Virginia Municipal Airport." Wellstone was on the campaign trail when his plane, also carrying his wife and daughter, went down. Mr. Wellstone was seeking re-election against the Republican candidate Norm Coleman, former mayor of St. Paul.

Senator Paul Wellstone was an advocate of health care coverage expansion, veterans affairs, environmental concerns and was a friend to the labor movement. He will be greatly missed by the working men and women of Minnesota and America. Don't forget to read next month's issue of Spotlight when Denise Bowyer pays tribute to this outstanding man and politican.



When's your next Tee time?

With 123 courses within a 45-minute drive of downtown Orlando, it's a great place to work on your game — whether you want to play great courses, learn from top teachers, or watch the best compete. Orlando has it all! Just ask some of the pros like Tiger Woods, Corey Pavin and Ernie Els who call it home. What are you waiting for? When's your next Tee time?

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